

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lisa A Arana
Debtor

Case No. 18-01920-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 12, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2021:

Recip ID	Recipient Name and Address
db	+ Lisa A Arana, PO Box 457, 3105 Leisure Drive, Pocono Summit, PA 18346-7620
5058356	+ Cap1/Boscv, Po Box 4274, Reading, PA 19606-0674
5058357	+ Eos Cca, Po Box 981008, Boston, MA 02298-1008
5058360	+ Hamilton Law Group, Po Box 90301, Allentown, PA 18109-0301
5073956	+ John C. Cichon , DMD PC, Hamilton Law Group, PO Box 90301, Allentown , PA 18109-0301
5058362	+ Kevin Hardy, PO B0x 818, Stroudsburg, PA 18360-0818
5058367	+ Stillwater Lakes Civic Assoc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5058368	+ Stillwater Lakes Civic Association, 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Mar 12 2021 23:58:00	Americredit Financial Services, Inc.Dba GM Financi, P.O Box 183853, Arlington, TX 76096-3853
5064271	EDI: PHINAMERI.COM	Mar 12 2021 23:58:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5058358	+ EDI: AMINFOFP.COM	Mar 12 2021 23:58:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
5058359	+ EDI: PHINAMERI.COM	Mar 12 2021 23:58:00	Gm Financial, 801 Cherry St Ste 3900, Fort Worth, TX 76102-6839
5058361	EDI: JEFFERSONCAP.COM	Mar 12 2021 23:58:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
5083179	EDI: JEFFERSONCAP.COM	Mar 12 2021 23:58:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5079275	Email/PDF: resurgentbknofications@resurgent.com	Mar 12 2021 19:47:07	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5058363	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 12 2021 19:47:09	Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
5069427	EDI: AGFINANCE.COM	Mar 12 2021 23:58:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5212602	+ Email/Text: jennifer.chacon@spservicing.com	Mar 12 2021 19:31:00	ONYX BAY TRUST, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, ONYX BAY TRUST, c/o Select Portfolio Servicing, Inc. 84165-0250

5212601	Email/Text: jennifer.chacon@spservicing.com	Mar 12 2021 19:31:00	ONYX BAY TRUST, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5058365	+ EDI: AGFINANCE.COM	Mar 12 2021 23:58:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
5082254	+ EDI: JEFFERSONCAP.COM	Mar 12 2021 23:58:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5058366	+ EDI: WFNNB.COM	Mar 12 2021 23:58:00	Soanb/Fbug, 745 Center Street, Milford, OH 45150-1324
5058369	+ EDI: BLUESTEM	Mar 12 2021 23:58:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5064559	EDI: WFFC.COM	Mar 12 2021 23:58:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
5058370	EDI: WFFC.COM	Mar 12 2021 23:58:00	Wfhm, Po Box 10335, Des Moines, IA 50306-0335
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Stillwater Lakes Civic Association, 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5077730	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O. Box 183853, Arlington, TX 76096
5065604	*+	Stillwater Lakes Civic Association, 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5075469	*+	Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5058364	##+	Midwest Recovery Syste, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor ONYX BAY TRUST alubin@milsteadlaw.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com

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Jerome B Blank	on behalf of Creditor WELLS FARGO BANK N.A. pamb@fedphe.com
Jerome B Blank	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. pamb@fedphe.com, mario.hanyon@brockandscott.com
Patrick James Best	on behalf of Plaintiff Lisa A Arana patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Patrick James Best	on behalf of Debtor 1 Lisa A Arana patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Philip W. Stock	on behalf of Defendant Stillwater Lakes Civic Association Inc. pwstock@ptd.net
Philip W. Stock	on behalf of Creditor Stillwater Lakes Civic Association pwstock@ptd.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Lisa A Arana</u>	Social Security number or ITIN	xxx-xx-0905
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:18-bk-01920-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa A Arana

3/12/21**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.